

Information to identify the case:

Debtor 1	Eric R Zimmerman	Social Security number or ITIN	xxx-xx-9128
	_____ First Name Middle Name Last Name	EIN	--____
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	_____ First Name Middle Name Last Name	EIN	--____
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 23-22386-GLT			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Eric R Zimmerman

2/14/24

By the court: Gregory L Taddonio
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Eric R Zimmerman
Debtor

Case No. 23-22386-GLT
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Feb 14, 2024

User: admin
Form ID: 318

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Total Noticed: 30

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 16, 2024:

Recip ID	Recipient Name and Address
db	+ Eric R Zimmerman, 317 Snowberry Circle, Venetia, PA 15367-1045
15654650	+ Christina Zimmerman, 317 Snowberry Circle, Venetia, PA 15367-1045
15654662	#+ New Health Systems LLC, 733 Washington Road, Suite 303, Pittsburgh, PA 15228-2030
15654669	+ UPMC Physician Services, P.O. Box 371842, Pittsburgh, PA 15250-7842

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Feb 15 2024 05:12:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 15 2024 00:22:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Feb 15 2024 05:12:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 15 2024 00:22:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: PHINAMERI.COM	Feb 15 2024 05:12:00	ACAR Leasing Ltd. d/b/a GM Financial Leasing, P O Box 183853, Arlington, TX 76096-3853
cr	+ Email/Text: jdryer@bernsteinlaw.com	Feb 15 2024 00:22:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 601 Grant Street, 9th Floor, Pittsburgh, PA 15219-4430
15659628	+ EDI: PHINAMERI.COM	Feb 15 2024 05:12:00	ACAR Leasing Ltd. d/b/a GM Financial, P O Box 183853, Arlington, TX 76096-3853
15654647	+ Email/PDF: bncnotices@becket-lee.com	Feb 15 2024 00:46:38	American Express, P.O. Box 981537, El Paso, TX 79998-1537
15654648	+ EDI: PHINAMERI.COM	Feb 15 2024 05:12:00	Americredit/GM Financial, P.O. Box 181145, Arlington, TX 76096-1145
15654649	+ EDI: BANKAMER	Feb 15 2024 05:11:00	Bank of America, P.O. Box 982238, El Paso, TX 79998-2238
15654653	Email/Text: Bankruptcy.RI@Citizensbank.com	Feb 15 2024 00:22:00	Citizens Bank NA, One Citizens Plaza, Providence, RI 02903
15654651	+ EDI: CITICORP		

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15654652	+ EDI: CITICORP	Feb 15 2024 05:11:00	Citi, P.O. Box 6190, Sioux Falls, SD 57117-6190
15654655	EDI: DISCOVER	Feb 15 2024 05:11:00	Citi Cards/Citibank, P.O. Box 6241, Sioux Falls, SD 57117-6241
15654654	Email/Text: BKCourtNotices@yourmortgageonline.com	Feb 15 2024 05:11:00	Discover Bank, P.O. Box 15316, Wilmington, DE 19850
15654656	+ EDI: DISCOVER	Feb 15 2024 00:22:00	Cross Country Mortgage, 1 Corporate Drive, Suite 360, Lake Zurich, IL 60047
15654657	+ Email/Text: GSBankElectronicBankruptcyNotice@gs.com	Feb 15 2024 05:11:00	Discover Bank, P.O. Box 30939, Salt Lake City, UT 84130-0939
15654658	+ EDI: CITICORP	Feb 15 2024 00:22:00	Goldman Sachs and Co, P.O. Box 70321, Philadelphia, PA 19176-0321
15654659	EDI: JPMORGANCHASE	Feb 15 2024 05:11:00	Home Depot, P.O. Box 6497, Sioux Falls, SD 57117-6497
15654660	+ EDI: LENDNGCLUB	Feb 15 2024 05:11:00	JPMC Card, P.O. Box 15369, Wilmington, DE 19850
15654661	+ EDI: CITICORP	Feb 15 2024 05:11:00	Lending Club Corp, 71 Stevenson Street, Suite 300, San Francisco, CA 94105-2985
15654663	+ Email/Text: bankruptcy@ondeck.com	Feb 15 2024 05:11:00	Macys/CBNA, P.O. Box 6789, Sioux Falls, SD 57117-6789
15654664	Email/Text: Bankruptcy.Notices@pnc.com	Feb 15 2024 00:23:00	OnDeck / ODK Capital LLC, 4700 W. Daybreak Parkway, Suite 200, ATTN: BANKRUPTCY NOTICING, South Jordan, UT 84009-5133
15654665	^ MEBN	Feb 15 2024 00:22:00	PNC Bank, P.O. Box 5580, Cleveland, OH 44101
15654666	+ EDI: SYNC	Feb 15 2024 00:12:32	Prosper MarketPlace Inc, 221 Main Street, Suite 300, San Francisco, CA 94105-1909
15654668	^ MEBN	Feb 15 2024 05:11:00	SYNCB/PPC, P.O. Box 530975, Orlando, FL 32896-0001
15654667	+ EDI: WTRRN BANK.COM	Feb 15 2024 00:13:03	TD Bank, P.O. Box 1448, Greenville, SC 29602-1448
15654670	+ EDI: WFFC2	Feb 15 2024 05:12:00	Target, P.O. Box 673, Minneapolis, MN 55440-0673
		Feb 15 2024 05:12:00	WF PLL, P.O. Box 71092, Charlotte, NC 28272-1092

TOTAL: 28

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		CrossCountry Mortgage, LLC

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains

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the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 16, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 14, 2024 at the address(es) listed below:

Name	Email Address
Christian M Rieger	on behalf of Debtor Eric R Zimmerman crierlaw@gmail.com
Denise Carlon	on behalf of Creditor CrossCountry Mortgage LLC dcarlon@kmlawgroup.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com btemple@bernsteinlaw.com;jdryer@bernsteinlaw.com;kebeck@ecf.courtdrive.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Pamela J. Wilson	pwilson@pjwlaw.net pwilson@ecf.axosfs.com

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